

COTA Connections

Working towards a society in
which older people can flourish

MAY 2022

w: www.cotawa.org.au | t: (08) 9472 0104

From the CEO



It was heartening to see that ANZAC Services went ahead in 2022, albeit in scaled down events. For many Western Australians, being able to show their gratitude and respect for our veterans on this commemorative day is important, particularly in light of the situation in Ukraine. RSLWA chief executive John McCourt paid tribute to veterans saying the conflict in Ukraine has heightened; *“The reality of horrors of war. It certainly*

focuses the mind on what it’s like to live in a free society,” he said; *“And that free society we have in Australia is to a significant degree because of the courage and the fortitude of men and women who served this country. The price for freedom is eternal vigilance.”*

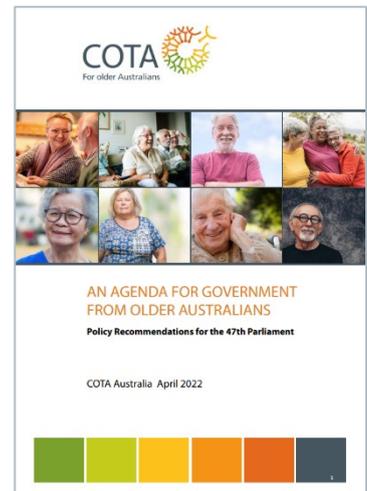
COTA (WA) is delighted to launch the first translated version of the Interruptions to Daily Living Guide. As a multicultural society, it's imperative that we consider the older members of our community who may face disadvantage due to a language barrier so we have worked closely with the Chung Wah Association on the first of our translated guides and we look forward to the release of our guides in other languages in the coming weeks.

You can view the Interruptions to Daily Living Guide here:

<https://www.cotawa.org.au/seniors-resources/interruptions-to-daily-living-guide-translated-to-simplified-chinese/>



The future and wellbeing of older Australians is under the microscope as the federal election campaign gets underway. 34% of the population are over the age of 50 and given that 22% of the population is under 18 years of age and therefore ineligible to vote, Australian seniors make up a considerable portion (approximately 45%) of the voting public. With Australia's ageing population it is more important than ever that governments are focused on the rights, the challenges and the opportunities facing older Australians. COTA Australia has developed a document that outlines the key issues for seniors. The Agenda covers 12 public policy areas and includes 37 recommendations. This wide-ranging policy agenda sets out opportunities for the next government to improve the lives of older Australians. You can view the 'Policy Recommendations for the 47th Parliament' here: <https://www.cota.org.au/wp-content/uploads/2022/04/Agenda-for-Gov-from-Older-Australians-Policy-recommends-2022.pdf>.



The impact of the issues associated with the escalating cost of living, increase in interest rates and problems in the health system, will affect seniors in different ways, depending on their individual circumstances. COTA (WA) will attempt to address at least some of these concerns in the near future by developing a Cost-of-Living Guide which will provide some handy tips to getting the most out of your hard-earned dollars. This Guide is still in the planning stages, but we'll certainly let you know when it is available. It will provide another source of help and support to you and your loved ones in our series of Guides focusing on matters of concern to all seniors. These Guides are available online or in hard copy. A list of available Guides can be seen at:

<https://www.cotawa.org.au/seniors-resources/cota-wa-seniors-guides/>



Seniors, Have Your Say! I encourage you to make your vote count in this federal election on **Saturday 21 May 2022**. Click here to view all the voting options:

https://www.aec.gov.au/voting/ways_to_vote/

Christine Allen, CEO



Interruptions to Daily Living Guide ‘Translated to Simplified Chinese’

Did you know that more than thirty percent of people living in Western Australia were born overseas, with the most common migrant populations being Asian, Italian and Indian?

For many of our older migrants the language barrier has been their biggest challenge – in particular, accessing information in their own language.

To address this issue COTA (WA) has worked with Chung Wah Community Care for the translation of our latest publication, the ‘Interruptions to Daily Living Guide’ into the language of Simplified Chinese.

The opening of Western Australia’s borders is causing some concern or anxiety for many people. This Guide has been prepared to support older Western Australians who are isolated and whose normal daily routine has been interrupted. You can view the Guide here:



<https://www.cotawa.org.au/seniors-resources/interruptions-to-daily-living-guide-translated-to-simplified-chinese/>

COTA (WA) has worked closely with organisations in the seniors’ sector to bring you this guide. It is filled with suggestions and information on how you can live comfortably and safely during periods when you are isolated and how you can access the information or support you need.

Please share this information with your family or carer, or anyone that may be assisting you with your daily living requirements.

On behalf of the Seniors’ sector organisations in Western Australia, you can be assured that all of us are working together to ensure all older Western Australians have access to the support and services they need to feel safe and live well.

西澳边境重新开放导致许多人担忧或焦虑，特别是那些容易受疫情影响的人。本指南旨于为西澳长者提供帮助。本指南由 COTA (WA) (西澳长者事务委员会) 和 Seniors Sector Partnership Western Australia 联合制作。指南帮助您在疫情隔离期间，如何安坐家中获得所需讯息及支援的建议和资讯。请与你的家人、照顾者或任何正在协助您日常生活的人士分享这指南。仅代表西澳长者业界各机构，我们所有人都在共同努力，确保西澳所有的长者都能获得所需的帮助和服务，让您们感到安全和生活健康。



Seniors bigger scam target

KIM MACDONALD

WA seniors bunkering down at home to mitigate the risk of contracting COVID-19 have become increasingly vulnerable to online scams, with new data revealing nearly 70 per cent more victims in older age groups.

Bankwest and Council on the Ageing say the rise is partly the result of the increased use of online services, such as shopping and banking, which has left seniors who are less familiar with digital options exposed and vulnerable to scammers.

The bank revealed there had been a 67 per cent increase in the number of reported IT scams between January and March compared with the last three months of 2021. The tricks usually involve criminals posing as tech support to access a victim's PC then installing malware to enable ongoing access.

There was also a 60 per cent increase in threat and penalty scams, which pressure people into making seemingly legitimate payments. This can include a demand to pay a false

fine, or a text requesting the recipient's bank details to stop a high-value fake purchase.

A recent scam doing the rounds involves a text falsely claiming to come from Australia Post, requesting credit card details for a small redelivery fee for an online purchase.

Bankwest executive manager, fraud management services, Audrey Pajmon said older customers were always overrepresented among scam victims.

"Bankwest does everything it can to recover funds, but it's not always possible, particularly if victims are willing participants in scams by, for example, authorising transactions or providing SMS codes," she said.

WA senior Brian Jennings believes scammers try to target him on a weekly basis. But he said there were ways people could protect themselves. They

include refusing to accept calls claiming to come from companies such as telcos, but to return the call to the official landline. If the call was legitimate, the query could then be handled. Often though, the telco informed him it had not made contact.

Mr Jennings said scammers targeting seniors was not new, but the way they took advantage of them had changed. He said his own father, who was blind, had once invited into his home criminals posing as tradesmen, even making them a cup of tea as they robbed him.

COTA WA chief executive Christine Allen said it was understandable that seniors did not feel safe venturing outdoors, given they were at a higher risk of contracting COVID. But it heightened their vulnerability to tech threats such as scams.

"We want older Western Australians to be aware of the risks associated with conducting more activities online, but this is also a message for everyone to look out for those who could be taken advantage of," she said.

She said COTA's recently launched Interruptions to Daily Living guide sought to support older people during periods of self-isolation — by choice or circumstance — which might be helpful to those feeling uncertain and anxious at this time.



THE AGE Opinion Piece: 'Retirement villages becoming more affordable but beware bigger picture'

Tony Massaro, partner at PWC, says the census shows that the onset of the COVID-19 pandemic highlighted the value of retirement villages. He points to four key sets of data from the census:

- The number of people moving into retirement villages is growing, with 90 per cent occupancy – up from a 2020 occupancy rate of 87 per cent
- Homes in retirement villages are selling faster, with the time from vacation to settlement dropping from 261 days to 223 days
- Development supply is increasing, with 10,500 new homes to be built over the next three years
- Affordability is increasing, with the average two-bedroom home in a village being 55 per cent of the median house price in the same postcode, down from 67 per cent

While PWC calls it 'affordability', I think the better term would be 'price', whether that price is affordable to a senior depends on a host of other factors, including the potential impact on an age pension.

2021 PwC / Property Council

To access the Retirement Census Snapshot Report

<https://f.hubspotusercontent40.net/hubfs/2095495/2021%20PwC%20Property%20Council%20Retirement%20Census%20Snapshot%20Report.pdf>

PwC thank everyone for participating in the 2021 Retirement Census during these trying times. This year has seen a record number of contributors with 62 operators across 766 villages and approximately 77,000 units.

The 2021 Retirement Census is an annual collection of retirement village data compiled by the Property Council of Australia and PwC, provides good insight into a wide range of aspects of the industry, including the use of technology, building types, contract terms and the profile of people moving into retirement villages.

The 2021 Retirement Census covers FY21 (July 2020 June 2021). Participation in the Retirement Census is entirely voluntary, meaning participating operators change year to year. Comparison with previous year figures should be considered with this in mind.

THE  AGE
INDEPENDENT. ALWAYS.



Key Highlights



Rising occupancy levels nationwide

Despite the ongoing impacts of COVID-19, village occupancy has recovered nationally, increasing by 3% to 90% occupancy compared to the 2020 Census (87%).



Affordability of ILU's compared to residential

Despite an increase in the average 2 bed ILU price by c.4% from \$463,000 to \$484,000 between FY20 and FY21, ILUs on average have become more affordable, with the average ILU sale price being 55% of the median house price in the same postcode, compared to 67% in FY20. This has been largely driven by strong house price growth nationally.



Shortening Average ILU Selling Days

The average number of days between the date of vacant possession to settlement decreased from 261 days to 223 days between FY20 and FY21.



Large development supply planned for FY24

Based on the 2021 Retirement Census sample set, the development supply pipeline planned by participating operators has doubled from the 2020 Retirement Census from just over 5,500 to over 10,500 over the next three year forecast period.

Advice given in this article is general in nature and is not intended to influence readers' decisions about investing or financial products. They should always seek their own professional advice that considers their own personal circumstances before making any financial decisions.

Rachel Lane is the principal of Aged Care Gurus and co-author of Aged Care, Who Cares?

To access this opinion-piece go to:

<https://www.smh.com.au/money/super-and-retirement/retirement-villages-becoming-more-affordable-but-beware-bigger-picture-20220415-p5adrf.html>

THE Financial Review: ‘Perth start-up targets slice of reverse mortgage market’

In banking, winning young customers, becoming their “main financial institution” and selling them products as they go through life are often lauded as the keys to riches.

But a Perth fintech is targeting people at the opposite stage in life: the over-55s who are struggling to repay mortgage debt or want to top up income in retirement.



Image: Scott Phillips and Jacqui Schofield, co-founders of Boomer Home Loans, in their Perth office. Trevor Collens.

Cheekily named Boomer Home Loans, the start-up is launching next month offering reverse mortgages and a suite of “pre-reverse” home loans after spotting a gap in the market after the big banks stepped away from the space in recent years.

It’s the brainchild of couple Scott Phillips and Jacqui Schofield, who are in the midst of a series B round seeking \$4.3 million after previously raising almost \$14 million from high net-worth investors such as HappyCo founder Jindou Lee, former Fortescue Metals Group executive Stephen Pearce, and ex-BNK Bank chief executive Simon Lyons.

It builds on Mr Phillips’ prior broking business, Smooth Retirement, where he discovered large pools of older Australians to whom it could lend rather than just act as a middleman.

He says the business is nearing terms with a “large pension fund” for debt funding for its loan book, and mostly expects to play in the refinancing market, including via brokers, as well as taking on new borrowers.

“You look at what’s happening in the prime mortgage space with a lot of the online lenders and neo banks, and a lot of people doing amazing things for first home buyers and others, your TicTocs, Lendi and Athena etc., Ms Schofield said.

“And we looked at it and thought, ‘why is nobody creating a specialist service for over-55s with the same sort of online and quality services?’ So, it was wide open and a real gap in the market.

“There’s something like 2.16 million households led by over-50s in Australia owing \$600 billion on their mortgages. That is astonishing.”

Reverse mortgages allow homeowners over 60 to stay in their house, use equity as security for a loan, and repay the debt and capitalised interest when the property is sold.

Big banks have ceased offering the products and the entire mortgage market tightened lending standards after the Hayne royal commission in 2018-19, making it harder for some older Australians to get or refinance 30-year mortgages.

Related

Reverse mortgages to unlock \$500b in home equity for retirees:

<https://www.afr.com/policy/tax-and-super/reverse-mortgage-to-unlock-500b-in-home-equity-for-retirees-20210516-p57sce>

Mr Phillips said many Australians carrying a home loan into retirement typically used their superannuation to pay it down, leaving them with less income. Others may not have superannuation or have other debts, and are forced to sell their home, while some may just be asset rich but cash flow poor.

According to a survey by National Australia Bank, 9 per cent of people over 65 have home-loan debt, and 33 per cent between the ages of 50 and 64.

“No one has come up with anything new that suits older customers with debt. They’ve either got to sell their house or try and pay their loans off by using their super,” Mr Phillips said.

Boomer Home Loans would offer four products, including a “switch” home loan for the over-55s which would aim to offer a better rate to the many households it found were still paying north of 4 per cent.

It would work with customers on when they wanted to retire and their financial situation, using technology to screen scrape their financial data to determine a “reverse entry point”.

At this point the loan would switch into its reverse mortgage product and repayments would stop, with the interest capitalised into the loan and repayable upon sale of the property.

The company’s standard reverse mortgage allows retirees to access 15 per cent to 50 per cent of the equity in their home. The older they are, the more they can access.

Boomer Home Loans will go up against the likes of Household Capital and Heartland Finance, but Mr Phillips said there was plenty of room for growth in an ageing country, as was happening in the UK and Canada, and the company was looking to boost its staff from 30 to 45 as part of its national rollout.

The company has signed major sponsorship deals with the Fremantle Dockers AFL team, and Wests Tigers in the NRL for the next two seasons.

“The banks have made their policy decisions about what they do,” Mr Phillips said. “[But] we see that reverse mortgages are an excellent financial product ... because it’s a credit when they’re unlikely to get any other form of credit, and an instrument that enables them to have more choices with what is generally, their most valuable asset.”

In 2018, a report into reverse mortgage lending by The Australian Securities and Investments Commission found there was an “increasing role” for the products as the population ages and more

of people's wealth was tied up in property but noted "most consumers still have negative overall perceptions" towards them and people must be aware of the risks.

Tackling the challenges have been getting more attention. In January, the federal Coalition government revamped the Pension Loans Scheme into the Home Equity Access Scheme, which effectively works like a reverse mortgage.

Mr Phillips said the government's scheme and strict regulation of reverse mortgage providers helped increase confidence in new, tech-driven players.

ASIC has flagging heightened scrutiny of the stigmatised reverse mortgage product, which allows elderly people to borrow using the equity in their home.

Related

CBA, Bankwest, Heartland warned by ASIC over reverse mortgages:

<https://www.afr.com/companies/financial-services/cba-bankwest-heartland-warned-by-asic-over-unfair-reverse-mortgages-20180828-h14lg1>

"Platforms are revolutionising the way compliance is delivered, and it's really one of the important by-products of our development, having built all of our tech stack and learning from those before us – the FinTech's that modernised the prime mortgage market," he said.

Mr Phillips said the regulator's borrowing limits were conservative and he wasn't concerned about a property price correction after the COVID-19-driven boom.

"Property cycles will be what they'll be ... We see the regulator-imposed loan-to-value ratios as sensible guidelines and puts us in a position to lend responsibly to older people."

Michael Bennet is WA reporter for The Australian Financial Review based in Perth. He has worked as a journalist for more than a decade, including at The Australian where he was senior banking reporter and also covered economics, markets and deals.

THE AUSTRALIAN FINANCIAL REVIEW

National Seniors 'Let Pensioners Work!'

Allowing pensioners to work will help them keep up with the cost of living and help with crippling labour force shortages – help make it happen.

<https://nationalseniors.com.au/advocacy/our-campaigns/fairer-retirement-income-system/let-pensioners-work>

Sign the petition

The petition calls on the Federal Government to exempt employment income from the Age Pension income test, so pensioners with limited wealth can work without losing their pension and help meet critical labour force shortages.

The issue

According to the Department of Social Services, only 2.9% of pensioners (74,000 of the 2.6 million) receive income from employment. With key sectors, such as home care, hospitality, agriculture and tourism, struggling to attract and retain qualified staff, we need to tap Australia's large resource of mature workers.

However, for every \$1 work income over \$480 per fortnight (\$12,480 pa), a pensioner loses 50c of their fortnightly pension. With pension income also taxable, many question why they should bother working.

This situation is acute among pensioners with limited savings. They can only work one day per week without penalty. In contrast, pensioners with adequate savings (whose pension is determined by the assets test) can work more without affecting their pension.

The present income test penalises those with the most to gain from ongoing workforce participation.

Key Points

Only 14.2% of Australians 65 and over are in the workforce compared to 24.7% in New Zealand.

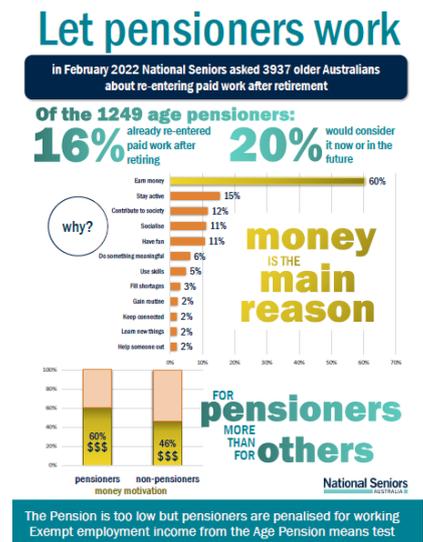
The Age Pension income test punishes older Australians who need work.

Government should exempt employment income from the income test for pensioners with limited means

Let pensioners work: The case for change

<https://nationalseniors.com.au/uploads/LetPensionersWork-A4Flyer.pdf>

- In New Zealand, pensioners are not penalised for earning additional income
- If Australia had a participation rate of over 65s similar to New Zealand's 24.8%, it would result in an additional 450,000 available workers



What is being called for?

Recommendation that employment income be exempt from the income test for pensioners with limited savings or assets.

Exempting employment income for these pensioners with limited savings would allow them to work.

This would help Australia meet worker shortages and retain skilled and qualified staff while there is uncertainty about immigration.

The exemption could be applied economy-wide or, alternatively, it could be targeted at specific sectors e.g. health and aged care, tourism, agriculture and hospitality, and geographic areas e.g. regional Australia where demand is high and labour supply is low.

Case study - Heather

Heather is 68. She works casually as a registered nurse with home care provider My Care Solution. She'd be happy to work additional hours. Her employer would welcome her increased availability. Heather wants to work more hours to boost her income. But she finds the 50c in the dollar punitive and the Centrelink reporting burdensome.

Heather would be willing to increase her availability if she knew she was not going to be penalised. This would also help her grow her relatively low superannuation balance.

The Benefits

For pensioners

- Increases both income and savings of low-wealth pensioners, particularly women
- Provides social and emotional benefits from ongoing workforce engagement
- Removes any need for regular reporting of employment income via Centrelink

For the economy

- By encouraging ongoing workforce participation this will address workforce shortages
- Additional worker availability will reduce inflationary pressures
- Pensioners earning additional income would pay additional income tax, offsetting additional pension costs

For more information

T: 1300 76 50 50

E: general@nationalseniors.com.au

W: <https://nationalseniors.com.au/>



Veterans can access Personal Monitoring Technology through DVA

DVA has a range of personal monitoring technologies available to eligible veterans and widow/ers.

Accessing and installing a personal monitoring system may be suitable for older veterans and widow/ers if they are self-isolating to protect themselves from exposure to COVID-19.

DVA veterans and widow/ers can access fully monitored 24-hours a day, seven days a week, personal response systems in their home or as mobile pendant personal response devices that are designed to keep them safe at home and when out and about. The initial and ongoing costs are covered by DVA if these devices are arranged through DVA.

Personal response devices can be tailored to an individual's needs, giving the person being monitored the comfort that assistance is never far away and reassuring family and friends that their loved one is able to access help easily, if it is needed.

Technology has greatly improved these devices. Some have additional features like built-in fall detector capabilities and GPS tracking that works where there is a mobile signal.

When a device is activated, these systems are supported by an emergency response centre, with someone who will talk directly with the person, if they can. As the emergency response centre is given the person's location, they can arrange for the appropriate emergency service to attend. The emergency response centre can also notify a user's nominated family or friends to inform them of the situation.

Personal response systems can be prescribed by an occupational therapist, physiotherapist or a registered nurse following an in-home fall and cognitive assessment. The prescribing health provider will organise the supply and installation through a DVA-contracted supplier and will provide all training in the use of the device and equipment.

For more information go to the DVA website:

General Enquiries: 1800 VETERAN
(1800 838 376)

W: <https://www.dva.gov.au/>



**Advocacy Training and
Development Program**

'More than half of all Australian adults are not active enough'

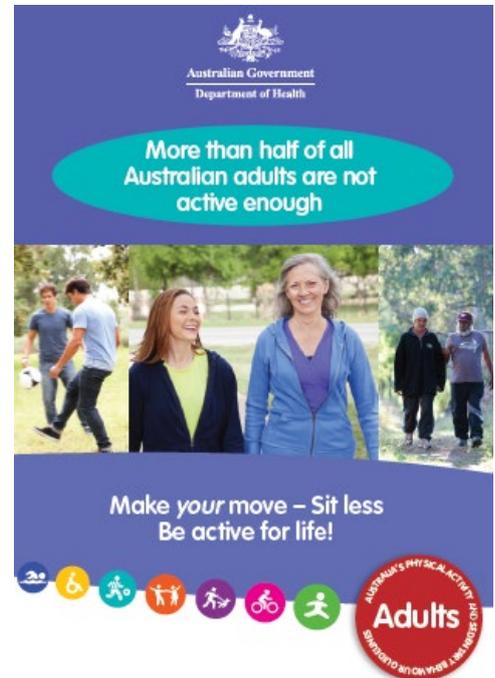
Make your move – Sit less Be active for life!

Physical inactivity is the second greatest contributor, behind tobacco smoking, to the cancer burden in Australia.

What's it all about?

Being physically active and limiting your sedentary behaviour every day is essential for your health and well-being. This brochure presents Australia's Physical Activity and Sedentary Behaviour Guidelines for all adults aged 18 to 64 years, irrespective of cultural background, gender or ability. It also provides you with information about the benefits of being physically active, as well as tips and ideas for ways to move more every day.

More information about healthy living, including references to other Australian Government guidelines concerning healthy weight and healthy eating, can be found at www.health.gov.au



What is...

Physical Activity? Any activity that gets your body moving, makes your breathing become quicker and your heart, beat faster. You can be physically active in many different ways, at any time of day.

Sedentary Behaviour? Sitting or lying down (except for when you are sleeping). It is common to spend large amounts of time being sedentary when at work, when travelling or during leisure time.

Move more, sit less, every day!

What are the benefits?

Moving more and sitting less will...

- Reduce your risk of, or help manage, cardiovascular disease (CVD)
- Reduce your risk of, or help manage, type 2 diabetes
- Maintain and/or improve your blood pressure, cholesterol and blood sugar levels
- Reduce your risk of, and assist with rehabilitation from, some cancers
- Help prevent unhealthy weight gain and assist with weight loss
- Build strong muscles and bones

- Create opportunities for socialising and meeting new people
- Help you to prevent and manage mental health problems
- Help you develop and maintain overall physical and mental well-being

Did you know that higher levels of physical activity can help reduce your risk of some cancers and prevent unhealthy weight gain? And the more active I am, the more I will benefit.

Move more...

Doing any physical activity is better than doing none.

If you are not currently doing any physical activity, you will benefit from starting some. You can start slowly and gradually increase the amount you do. Consult your doctor for advice on the best types of physical activity for you.

You can accumulate your activity by being active on most, preferably all, days every week.

Each week:

- 150 minutes (2 ½ hours) of moderate intensity physical activity
- 75 minutes (1 ¼ hours) of vigorous intensity physical activity, will help improve blood pressure, cholesterol, heart health, as well as muscle and bone strength

Each week, increasing to:

- 300 minutes (5 hours) of moderate intensity physical activity
- 150 minutes (2 ½ hours) of vigorous intensity physical activity, will provide greater benefits and help to prevent cancer and unhealthy weight gain

Moderate Intensity Activities take some effort, but you are still able to talk while doing them, e.g., a brisk walk, recreational swimming, dancing, social tennis, golf, household tasks like cleaning windows or raking leaves, or pushing a stroller.

Vigorous Intensity Activities require more effort and make you breathe harder and faster ('huff and puff'), e.g., jogging, aerobics, fast cycling, many organised sports and tasks that involve lifting, carrying or digging.

You can accumulate your activity by being active on most, preferably all, days every week. Doing any physical activity is better than doing none.

A Time Saving Tip You may choose to do a combination of moderate and vigorous intensity activities. 10 minutes of vigorous intensity activity is equal to 20 minutes of moderate intensity activity.

- I could do at least 30 minutes of physical activity on 5 days of the week

- I could enjoy a bike ride or game of tennis with friends
- I could invite some friends to the dance class I have signed up for
- I could go for a 15-minute jog before breakfast every day

...and sit less!

Even if you do more than the recommended amount of physical activity every week, you will still benefit from minimising time spent sitting each day, and from regularly interrupting periods of sitting.

Break up long periods of sitting as often as possible. Sedentary behaviour is associated with poorer health outcomes, including an increased risk of type 2 diabetes.

56% of Australian adults are either inactive or have low levels of physical activity - that is more than 9.5 million adults!

- Be aware of time spent in front of the screen
- I could turn off the TV during the day and get out in the garden
- I could visit my colleague to deliver the message in person
- I could set an alarm on my computer to remind me to stand up more often
- Watching TV and DVDs, playing electronic games, using computers and surfing the internet may all be popular activities, but they usually involve either sitting or lying down for long periods

There are many opportunities to sit in our daily lives. The key is to find opportunities to move. What will you do?

Getting Stronger

The Guidelines recommend including muscle strengthening activities on at least 2 days each week.

Did you know that regular muscle strengthening activities will help to:

- Manage blood pressure, blood sugar and blood cholesterol levels
- Prevent and control heart disease and type 2 diabetes
- Improve posture, mobility and balance
- Reduce the risk of falls and injury
- Maintain your ability to do everyday tasks

I could do body weight exercises, like push-ups, squats or lunges, at home.

I could do tasks around the house that involve lifting, carrying or digging.

I could join a gym and do weights or other resistance training.

Why not try these ideas?

Think about when and where you can be physically active. Making some small changes to your daily routine can make a big difference.

Active Travel

- For short trips, walk or cycle and leave the car at home
- For longer trips, walk or cycle part of the way
- Use the stairs instead of the lift or escalator
- Get off the bus one stop earlier and walk the rest of the way
- Park further away from your destination and walk – you may even save on parking fees

Active at Work

- Park your car an extra 5 to 10 minutes' walk from work
- Walk to deliver a message rather than emailing or making a phone call
- Leave your desk at lunch time and enjoy a short walk outside
- Organise walking meetings

Active and Fun

- Catch up with friends for a walk, instead of sitting to chat
- Plan outdoor activities, like bike riding or walking
- Don't let the weather stop you. Try indoor activities like dancing, indoor swimming, squash or indoor rock climbing

Active and Safe

- If you are new to physical activity, have a health problem, or are concerned about the safety of being (more) active, speak with your doctor or health professional about the most suitable activities for you
- Protect yourself from the sun – you should wear sun-protective clothing, including a hat, and apply sunscreen regularly

Be active every day in as many ways as you can!

Australia's Physical Activity and Sedentary Behaviour Guidelines for Adults (18–64 years) recommend

Physical Activity

- Doing any physical activity is better than doing none. If you currently do no physical activity, start by doing some, and gradually build up to the recommended amount
- Be active on most, preferably all, days every week
- Accumulate 150 to 300 minutes (2 ½ to 5 hours) of moderate intensity physical activity or 75 to 150 minutes (1 ¼ to 2 ½ hours) of vigorous intensity physical activity, or an equivalent combination of both moderate and vigorous activities, each week
- Do muscle strengthening activities on at least 2 days each week

Sedentary Behaviour

- Minimise the amount of time spent in prolonged sitting
- Break up long periods of sitting as often as possible

Choose Health: Be Active – A physical activity guide for older Australians.

Healthy Living Resources

Australia's Physical Activity and Sedentary Behaviour Guidelines for Adults (18–64 years):
<https://wynactive.com.au/wp-content/uploads/2021/11/make-your-move-sit-less-be-active-for-life-adults-18-to-64-years.pdf>

Healthy Weight Guide: www.healthyweight.health.gov.au

Eat for Health: www.eatforhealth.gov.au

Clinical Practice Guidelines for the Management of Overweight and Obesity in Adults, Adolescents and Children in Australia: www.nhmrc.gov.au/guidelines/publications/n57

Get Up & Grow – Healthy Eating and Physical Activity for Early Childhood (for centre-based care, family day care and pre-schools): www.health.gov.au

To find out more, go to: www.health.gov.au

For more information

T: 1800 020 103



Australian Government

Department of Health



From the Office of Donna Faragher

We are pleased to acknowledge Donna Faragher as a COTA (WA) Supporter, demonstrating interaction with older Western Australians.

The importance of staying active, building friendships and providing opportunities to reduce the likelihood of people feeling isolated or alone, particularly during these uncertain times, cannot be underestimated. There are wonderful organisations across the East Metropolitan Region, like the Darling Range Seniors Hub and Moort Care.

These centres and many others allow people of all ages to participate in various activities, from playgroups to community morning teas, which help build long lasting friendships and connections. Thank you for all you do to support our community.

Moort Care

Founded by Bev and John Lowe OAM, Moort Care is an organisation making a profound difference in the lives of many people, particularly seniors, across our community.

The term 'Moort' is derived from the local West Australian native Noongar language meaning 'Family'. It imbues the fundamental value of which the charity was founded.



Moort Care provides a range of services which continues to grow, all with the goal of increasing the mental and physical health and welfare of anyone in need within Western Australia.

With programs that support people of all ages, Moort Care has a particular focus on helping senior Western Australians who may need some extra assistance. For example, their 'Food and Essentials Hamper' program sees them deliver food hampers to elderly residents who may not be able to afford or access fresh food and cooked meals. The organisation also runs activities and events throughout the year to encourage senior citizens, who may feel isolated or alone, to connect with others in their local community.

With volunteers located all over the State, Moort Care’s support also extends to the provision of newborn blankets to hospitals and donating specially designed shawls to patients undergoing chemotherapy to help keep them warm while receiving their treatment.

If you would like to find out more about Moort Care visit: <https://www.moortcare.org.au/>

Darling Range Seniors Hub

The Darling Range Hub is an initiative within the City of Kalamunda where they seek to support their valued senior citizens in continuing to live independently in their own homes for as long as possible. It provides members with access to trusted and vetted business referrals, through our Business Connect program, volunteer support, social and neighbour connection, and community engagement opportunities.



Studies reveal that 3 out of 4 adults aged 50+ years want to remain in their homes, streets and communities as they age. The 'Seniors Hub' movement is a grassroots response to this overwhelming desire of most people to age in place and continue living independently for as long as possible and engage socially within the local community.

If you would like to find out more about the Darling Range Seniors Hub visit: <https://drseniorshub.com.au/>

A political campaign graphic for Hon Donna Faragher MLC. It features a portrait of Donna Faragher on the left. The text reads: "HON DONNA FARAGHER MLC", "MEMBER FOR EAST METROPOLITAN REGION", "Shadow Minister for Community Services; Early Childhood Education; Seniors and Ageing; Youth". The Liberal Party logo for Western Australia is in the top right corner. At the bottom right, it says "East Metro Update".

Age International 'Olga's Story'

The impact of war is felt hardest on ordinary people, civilians, and of them older people are particularly exposed. Many like Olga, 71, are left feeling isolated, lonely, and without essential services and support they often can't reach places of safety and live in a state of constant fear.

Olga lives alone and five kilometres away from the conflict frontline. She lost her husband 14 years ago, and her son, grandchildren and great grandchildren live in the uncontrolled territory of Ukraine. Olga fears for their safety alongside her own.

Here she speaks to us about her lived experience of war in the last 8 years and shares some powerful words on Russia's recent assault on Ukraine.

Lydia's Story

"I constantly hear explosions and I don't know if they will reach me or not. I am very worried about the current situation with the Russian invasion. We lived normally until the 90s, both Russia and Ukraine, we were as one, we could normally travel to each other, and there were no barriers.

My opinion about the situation with the hostilities: this is disgrace and madness. What worries me most now is that I have been separated from my son. There is a checkpoint on the border.



My soul hurts for my loved ones. My grandchildren grow up without their grandmother's care. At least I have a mobile phone and can hear their voices.

Everyone needs peace and quiet: children, adults and older people. I do not want to worry about the lives of my children and grandchildren and about what will happen to me tomorrow.

The crisis in Ukraine had a very negative impact on my everyday life. The prices for gas, food, medicines have risen. My pension is very small, so I try to save money. I only buy the essentials. I receive a subsidy for housing and communal services, but it is constantly being reduced. I have to heat with

firewood but it needs to be bought, chopped and put in a shed. I am not able to do this myself. I have to ask people and pay them for work.

My main needs are food and medicine. The store is very far from my house and there is no way to get there without a car.

If a war breaks out, the only place to hide is the cellar. There is a bomb shelter at the local school, but it is four to five km away from us. If a big war starts, we will all help each other, as we will all be in the same circumstances and we will decide together what to do and how to survive.

HelpAge helped me a lot morally and financially. Thanks to HelpAge volunteer Katya, I don't feel lonely and forgotten. I can always call Katya if I need help or information. HelpAge provided me with

a good blanket, a large hygiene kit and Covid protection. I really need all this. With my small pension, I wouldn't have been able to afford so many necessary goods."

Support for the Ukraine Humanitarian Appeal provides life-saving support to older people and their families.

Age International is raising money together with the Disasters Emergency Committee (DEC) for the DEC Ukraine Humanitarian Appeal. The DEC is a consortium of 15 aid member charities working together in times of disasters and emergencies.

For more information on the DEC and Age International fellow member agencies please visit www.dec.org.uk

Any income not spent after 12 months past the end of the appeal may be allocated to another emergency situation that requires the support of Age International.

For more information go to:

<https://www.ageinternational.org.uk/donation/ukraine-appeal/#step1>



Aged Care Navigation ‘Strength for Life™ (SFL™) and Home Care Packages’

COTA (WA) Aged Care Navigator, Margaret Fisher provides some information about the interaction between Home Care Packages and Strength for Life (SFL) providers.

The two main government funded My Aged Care programs are the **Commonwealth Home Support Program** and the **Home Care Package** program.

The Commonwealth Home Support Program (CHSP) provides low level services to clients. The services are only delivered by CHSP contracted providers. Under this program, clients cannot choose an external provider. Sometimes clients refer to these services as ‘my package’ which is inaccurate.

The Home Care Package (HCP) program provides annual funding dependent on need. A Home Care Package service provider will manage funds for the client and deliver services according to the client’s care plan. This is called a fully managed Home Care Package. The HCP provider will either employ Allied Health staff or have ‘preferred providers’ to supply Allied Health services. If the client prefers, they may discuss alternatives with their package provider. The client may be able to choose their own Allied Health provider or use package funds to access community exercise programs.

My Aged Care stipulates package funds must be used for a care or service that

- Is directly linked to the client’s identified care needs and goals
- Will improve the client’s health and wellbeing
- Is necessary for the client to remain living safely and independently in your home
- Can be delivered within the client’s Home Care Package budget
- Would be considered an acceptable use of government funds

If a client wishes to receive services from an Allied Health provider or community service of their choice, the Home Care Package provider needs to ensure all age care quality requirements and standards are met.

An agreement needs to be in place between the home care provider and the external provider. This is called brokerage and usually the Home Care Package provider will charge an extra fee from the package funds to cover the additional costs of setting up new providers within their systems and processing external invoices. This fee is often 10% of the total invoiced cost but it varies. The Home Care Package provider will request verification of items like professional registration or qualifications, ABN, workers compensation insurance, compliance with public health orders related to COVID-19. An agreement may allow the package provider to pay for a block of SFL classes on a recurring basis for example, or pay a monthly invoice submitted by the SFL provider.



New Strength for Life™ Providers ‘Running Tier 1 + Tier 2 Classes’



Chris Wiseman, Accredited Exercise Physiologist and owner/operator of Fortitude Exercise Physiology became an SFL instructor to help his client base be able to continue completing day to day tasks that some of us take for granted.

Fortitude Exercise Physiology, O'Connor runs **Tier 1** SFL classes.

Chris thinks it is fantastic hearing from his clients that their programs make their lives easier and more fulfilling. He also enjoys hearing their stories and backgrounds.

“The SFL program fits in really well with my business mantra of making exercise safe and accessible for all. I am also a very sociable person and love being able to interact with the groups and see them interacting with each other, creating a great atmosphere in the gym”, is why Chris became an SFL Instructor as he loves what the program stands for.

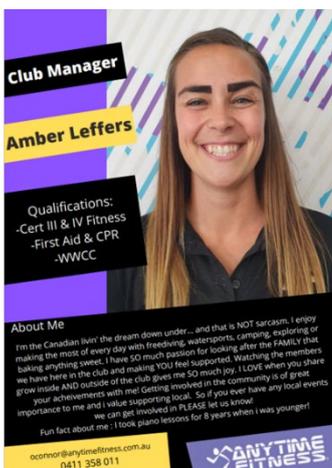
Contact Fortitude Exercise Physiology, O'Connor for more information

T: 0418 515 101



Amber Leffers, Anytime Fitness Club Manager became an SFL instructor to gain more knowledge on how to help the older Western Australians to maintain their confidence and independence.

Anytime Fitness, O'Connor runs **Tier 2** SFL classes.



What Amber enjoys the most about working in the Fitness Industry is being given the opportunity to create a unique gym space. A place where any shape, size, age or ethnicity walks in and feels comfortable instantly.

“The smiles SFL participants bring, the stories they have to tell and most of all the improvements they see so quickly to help them with day-to-day tasks”, is why Amber enjoys working with Western Australians.

Contact Anytime Fitness, O'Connor for more information

T: 08 9337 8787



The Importance of ‘Staying Connected’

Feeling socially connected, especially during ‘the pandemic years’, is more important than ever.

Spending time with happy and positive friends can elevate your mood, while having stronger social ties has been linked with a lower risk of depression, healthier blood pressure and body mass index.

Human beings are inherently social creatures. As far back as we can trace, humans have travelled, hunted, and thrived in social groups for good reason.



For people who spent years pursuing their careers or raising families, retiring may lead to a decreased sense of purpose. So, while we all have an innate need for meaningful social engagement, it plays a greater role in quality of life as we age.

Here are three of the endless benefits of maintaining social connections:

Gateway to quality of life

Humans are social creatures and being in contact with other people on a regular basis is a must for many people to stay physically and mentally well.

Expand Your Horizons

Engaging in new social groups and meeting people can introduce you to new interests and ideas to ponder. Mentally stimulating activities build up healthy brain cells, while learning about different ways of life, helps develop a higher level of empathy and acceptance towards others.

Support Network

Social supports are critical for emotional health. When you have a quality network of friends, you are more likely to have someone to call on during trying times who can listen to your problems, validate your feelings and offer advice.

Friendship is a two-way street. When your friends are facing tough times, you will feel a sense of self-worth, purpose and pride that you were there to support them.

For activities to stay connected visit Act Belong Commit – Mentally Healthy WA at:

W: <https://www.actbelongcommit.org.au/my-mental-health/>

Welcome to our new COTA WA supporters

All of us, if we are lucky enough to reach maturity, will be seniors one day. And through our lives we have raised children, been employees, run businesses, volunteered, mentored and continued to be involved in the community in many ways.

According to the Australian Bureau of Statistics, as at September 2021 there were 908,000 Western Australians over the age of 50 including 423,000 over the age of 65. So we are a significant and growing percentage of the population and the workforce.

There are many community minded organisations who acknowledge the role seniors continue to play and who are demonstrating their support by becoming a COTA (WA) Supporter.

I am delighted to welcome our new COTA (WA) Supporters:

Volunteering WA

Act Belong Commit - Mentally Healthy WA

You will find more details of the Supporters program on our website along with a list of Supporters and a link to their website at:

<https://www.cotawa.org.au/about-cota-wa/our-supporters/>



Volunteering WA ‘Find a volunteer opportunity you will love’

Volunteering gives you the opportunity to become an active member of your community, while helping others and yourself.

People volunteer for many different reasons. Some do it to meet new people, learn new skills, add to their CV, help other people, make good use of their spare time, take on new challenges or use their skills and experience in a positive way.

Why Volunteer

Volunteers are the backbone of Western Australian society. Our research indicates we have over 600,000 volunteers contributing over \$39 billion a year to WA’s economy each year. Without volunteers our state would grind to a halt.

When you consider the benefits gained from volunteering we are all winners – the impact has a ripple affect starting with the volunteer, the organisation, service and/or people benefitting from the volunteer and the impact this has on our community.

There are many reasons for volunteering and you might identify with one listed below:

- Make a difference to the lives of others
- Support for a cause that you are passionate about
- Give something back
- Help others less fortunate
- Help the environment
- Feel valued and part of a team
- Spend quality time away from work or a busy lifestyle
- Gain confidence and self-esteem
- Gain or develop new skills, knowledge and experience
- Improve employment prospects
- Meet new people and make new friends

Whatever your reason VWA can help you find a role that is meaningful and enjoyable.

Types of Volunteering

There are many types of volunteering available in Australia. With all of these choices there is something to suit everyone.

- Emergency Volunteering
- Event Volunteering
- Long Term Volunteering
- Micro Volunteering
- Short Term Volunteering
- Skilled Volunteering
- Virtual Volunteering

For more information about volunteering activities contact:

T: 08 9482 4333

A: Level 1, 3 Loftus Street West Leederville WA 6007

Website: <https://www.volunteeringwa.org.au/volunteer>

Volunteering WA (VWA) also makes a difference by connecting thousands of volunteers to many community organisations.

VWA aim to build strong communities through volunteering and provide a range of resources, services and support so that people in Western Australia are aware of and understand the nature and scope of volunteer activity.

Services

Volunteering WA product and service offerings allow them to actively work in the community by connecting volunteers and Volunteer Involving Organisations with corporates, an online volunteer program and training.

Membership

Volunteering WA provides leadership and support to volunteer involving organisations throughout the Western Australia. Becoming a member gives you a say in the future of volunteering and access to a broad range of valuable benefits for you and your organisation.

For more information about any of the Volunteering WA services contact:

T: 08 9482 4333

A: Level 1, 3 Loftus Street West Leederville WA 6007

Website: <https://www.volunteeringwa.org.au/#/>

Volunteer Resource Centres

There are a number of Volunteer Resource Centres (VRCs) throughout Western Australia. They are the volunteering experts in their local community.

There are a number of Volunteer Resource Centres throughout Western Australia. These Volunteer Resource Centres are independent and not under the auspice of Volunteering WA.

To find one near you, visit the Volunteer Resource Centres webpage at:

W: <https://www.volunteeringwa.org.au/contact/volunteer-resource-centres-vrcs>



Act Belong Commit 'Mentally Healthy WA'

Act Belong Commit is an evidence-based health promotion campaign designed to encourage people to take action to improve and protect their mental health and wellbeing.

First developed in 2002, Act Belong Commit is Australia's longest running mental health promotion campaign.

We know that staying active, connecting with others and doing something meaningful are powerfully protective and provide the foundations for mental health and wellbeing.

Mentally Healthy WA's Act Belong Commit is directed from within Curtin University's School of Population Health. The overarching campaign is funded by Healthway and the Mental Health Commission in Western Australia. See our targeted programs and initiatives link will open in a new window and the organisations link will open in a new window who fund them.

Act Belong Commit encourages people to take action to improve and protect their mental health and wellbeing by promoting protective behaviours known to increase mental wellbeing at the individual and community levels. The campaign encourages the creation of environments to support mental health and wellbeing in a variety of settings.

The Act Belong Commit campaign has two key elements

1. A statewide mass media led social marketing health promotion campaign
2. Supportive Programs and Initiatives that build the capacity of the community to promote mental health and wellbeing. These are delivered across a range of sectors and audiences including health services, local governments, schools, workplaces, community organisations and local clubs. The flagship strategy is the campaign's Partnership Program (link to Partnership Program page).

The Act Belong Commit campaign engages all Western Australians aged 18 years and over, including:

- People in low socio-economic circumstances and experiencing disadvantage (through economic, physical, cultural, social or educational factors)
- Parents and carers of young children/teenagers
- Sub-population groups including regional communities, aboriginal people and culturally and linguistically diverse people

The campaign aims to

- Encourage people to prioritise mental health
- Motivate and inspire people to take action to improve their mental health (by providing them with the tips and tools to do so)
- Encourage organisations to provide opportunities for people to connect

Mentally Healthy WA

Mentally Healthy WA, is a not-for-profit organisation which directs and coordinates the well-established Act Belong Commit campaign from within Curtin University's School of Population Health.

Mentally Healthy WA has a long history with Curtin University, where the original Act Belong Commit message and campaign were born. Mentally Healthy WA ensures a continuing and expanding research base for mental health and wellbeing promotion and strong foundations for the Act Belong Commit campaign. Today, Mentally Healthy WA operates a range of programs and initiatives, including the statewide campaign, which are funded from a number of different sources.

Mentally Healthy WA is guided by a Steering Committee which provides strategic direction, advocacy and community links to strengthen the Act Belong Commit Campaign. An Expert Advisory Panel, which includes subject specialists from the fields of health promotion and psychology, also provide content input to the campaign.

For more information about Act Belong Commit – Mentally Healthy WA please contact:

T: 08 9266 1705

W: <https://www.actbelongcommit.org.au/my-mental-health/>



Anglicare WA 'Rental Affordability Snapshot'

Anglicare WA 'Rental Affordability Snapshot' outlines the dire situation facing thousands of renters. As 'cost of living' pressures increase, coupled with the lack of social and affordable rental homes, all parties need to commit to developing a 'National Housing and National Homelessness Strategy', along with increased investment into social and affordable rental housing and Commonwealth Rent Assistance.



People in housing stress need solutions and every sphere of government, the private sector, community and not-for-profit sector all have roles to play. National commitment and leadership are critical.

Anglicare WA: Rental Affordability Snapshot

Anglicare WA conducts the Rental Affordability Snapshot each year to develop a better understanding of how our rental market is changing and the implications for Western Australians living on low incomes.

The 2022 Snapshot highlights the lack of affordable options for low-income households, particularly those that rely on Government benefits and, increasingly, the working poor on the minimum wage.

https://www.anglicarewa.org.au/docs/default-source/advocacy/anglicare-wa-rental-affordability-snapshot-2022.pdf?sfvrsn=de77d2cf_8

Key Findings for WA

The Rental Affordability Snapshot 2022 found median rents increased around \$50 per week since last year's Snapshot:

- 12 per cent in the Perth metro area (\$480)
- 13.5 per cent in the South West and Great Southern (\$420)
- 9 per cent in the North West (\$600)
- Availability in Perth metro and the North West worsened from the previous year, while the South West and Great Southern improved. Prices totally unaffordable

- Rising rents and housing stress were compounded by the rising costs of other essentials
- Stagnant wages equate to a real cut in income that captures more households in housing stress and poverty

2022 SNAPSHOT HIGHLIGHTS

Median Rent increases in the past year

+12%
PERTH METRO

+13.5%
SOUTH WEST &
GREAT SOUTHERN

+9%
NORTH WEST

- Availability in Perth metro and the North West worsened from the previous year, while the South West and Great Southern improved. Prices totally unaffordable.
- Rising rents and housing stress were compounded by the rising costs of other essentials.
- Stagnant wages equate to a real cut in income that captures more households in housing stress and poverty.

Less than 1% of available properties are affordable for people on income support payments



Shelter WA ‘COVID-19 Referral Pathway Guide’

The pathway enables calls for emergency welfare assistance to be made direct through to the Department of Communities to streamline the referral process.

As COVID-19 restrictions ease, we know housing and homelessness services continue to manage the impact of COVID-19 on service delivery. Shelter WA are stepping up their infection control program, supported by Lotterywest and are working with the State Health Incident Coordination Centre (SHICC) to optimise this program for the sector. Also, their work continues with the SHICC and the State Welfare Incident Coordination Centre (SWICC) on progressing lessons from the response to COVID-19 and those who are sleeping rough and were required to isolate. Support is available from the Department of Health through the COVID19 – referral pathway guide.

Please click here for the referral pathway guide for COVID Positive People:

<https://www.shelterwa.org.au/wp-content/uploads/2022/04/Community-Sector-Referral-Pathway-06042022.pdf>

Feedback

The Departments of Health and Communities have received feedback from a number of stakeholders regarding the 13COVID line. To address this feedback the 13COVID options may be subject to change. If this occurs, we will advise you accordingly.

Please contact Natalia Gemmell at: natalia.gemmell@communities.wa.gov.au for any queries regarding the referral pathway.

Advocacy

Shelter WA continues to advocate to government on key issues raised by the sector. If there are issues that you would like raised in relation to the COVID response, please email michelle@shelterwa.org.au


 Department of Communities
 Department of Health

Community Service Support Referral Pathway for COVID Positive People

For the most up to date information on COVID-19 refer to:
[COVID-19 \(coronavirus\) \(health.wa.gov.au\)](https://www.health.wa.gov.au/coronavirus)
General Enquiries Call 13COVID (132 68 43)

To Request Emergency Accommodation or Welfare Assistance to Isolate
 Emergency Welfare Assistance is to meet immediate, basic and essential needs when there are no existing supports/services available (subject to eligibility – see below)
Call 13COVID (13 268 43) Option 4, Option 2 – Emergency Welfare Support

To Register a Positive Rapid Antigen Test
 Online: [Rapid antigen test \(RAT\) \(health.wa.gov.au\)](https://www.health.wa.gov.au/rapid-antigen-test)
 or Call 13COVID (13 268 43 Option 1)

To Register for WA COVID Care at Home
 Online: [WA COVID Care at Home \(health.wa.gov.au\)](https://www.health.wa.gov.au/wa-covid-care-at-home) or Call 13COVID (13 268 43)
 COVID Care at Home (for COVID positive people at increased risk of hospitalisation)

COVID Care Assistance Team (CCAT)
By referral from SWICC or COVID Care at Home when risks are identified
 including: Mental Health Complexities, Disabilities, Domestic Violence, Drug and Alcohol Addiction and where Prescribed Medications are required.

Note: The 13COVID options are subject to change. Please listen to the menu options.

To be eligible for emergency welfare services a person must:

- be currently located in Western Australia, and
- require emergency welfare support within the following Welfare Domains.

Communities will conduct a welfare assessment to determine the individual's needs and capacity to self-manage

Welfare Domains – To meet immediate, basic and essential needs while isolating:

Emergency Accommodation	Requests for emergency accommodation are subject to an assessment based on public health infection control principles
Emergency Food	Includes essential food items * Excludes alcohol and tobacco
Emergency Clothing & Personal Requisites	Basic essential clothing, toiletries and baby-care items
Personal Support Services	Continuity of existing care remains the responsibility of the provider Includes general information to assist people to access necessary supports or self-support. Note that psychosocial, medical or clinical support is accessed through CCAT.

Valid at 6 April 2022



shelterwa

'CROSSWORD' Puzzle

*Answers to crossword available at the end of newsletter at Page 45.

1	2	3	4	5	6		7	8	9	10		11	12	13	
14							15					16			
17							18					19			
			20				21			22		23			
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35				36			37					38	39	40	
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52	53	54					55					56			
57				58	59		60		61	62	63				
64				65			66			67			68	69	70
71				72						73					
74				75						76					

By Evelyn Johnson - www.qets.com

ACROSS

- 1 Control
- 7 Brisk
- 11 Enact
- 14 Ancient Greek city
- 15 Region
- 16 Water closet
- 17 Constellation
- 18 Place to rest
- 19 Weapon
- 20 Impressionist painter
- 22 Parents and children
- 24 Accountant
- 27 Sun's name
- 29 Totals
- 30 Professional football team
- 32 Underground well necessity
- 35 Steep
- 37 Eye liquid
- 38 Morning moisture
- 41 Season after winter
- 42 Come out
- 44 Remit
- 45 Ocean movement
- 48 Mother ____
- 49 Shout of joy

DOWN

- 51 Old
- 52 Homeless person
- 55 Congressional vote
- 56 Pigpen
- 57 Source
- 60 Legends
- 64 Sticky black substance
- 65 Less than usual in size, power or character
- 67 Lubricators
- 71 Limited (abbr.)
- 72 Double-reed instrument
- 73 Opp. of singular
- 74 Affirmative
- 75 Optical device
- 76 Stabilize

DOWN

- 1 Chinese seasoning
- 2 Imitate
- 3 Surface to air missile
- 4 Prune
- 5 Volcano
- 6 Precipitation
- 7 Exiled (2 wds.)
- 8 Unrefined metal
- 9 Green part of tree
- 10 Information
- 11 Chilly
- 12 Might
- 13 Frozen pizza brand
- 21 Lawyer's title
- 23 Deface
- 24 Brisk
- 25 South American plain
- 26 Cupboard or pantry
- 28 Tell a tall tale
- 31 __ Lanka
- 32 Armor plate
- 33 Matador's passes at bull
- 34 Writer Bombeck
- 36 Preposition
- 38 Medicines
- 39 Heron

- 40 Overgrown
- 43 Estimated time of arrival
- 46 Mother's ____
- 47 Foes
- 49 Shoat
- 50 No
- 52 __ disputed
- 53 Speak in public
- 54 Winged animals
- 58 Movie star
- 59 Northeast by east
- 61 Crests
- 62 Sword handle
- 63 Swerve
- 66 Day of wk.
- 68 Time period
- 69 Radiation dose
- 70 Cunning

Events

Cities of Fremantle, Melville + Town of East Fremantle 'Positive Ageing Expo for 55+

All are welcome!

The 2022 Positive Ageing Expo for 55+ to be held on **Thursday 2 June 2022** at the Walyalup Civic Centre, promotes and encourages healthy lifestyle and wellness opportunities for the over 55s community in the Cities of Fremantle and Melville and Town of East Fremantle.

Come and enjoy a wide variety of stalls, activities, health checks, discussion corners and try something new.

For more information, contact your relevant local government.

Stall Holder registrations are now open

Do you provide a service or are you an organisation, group, sporting or health and wellbeing club? Why not take this opportunity to promote yourselves to the community aged 55 plus? You will get targeted exposure with community members invited from the Cities of Fremantle and Melville and Town of East Fremantle. Hurry, spaces are limited. Registrations close Friday 22 April 2022.

For more information contact Kay Raymond

T: 08 9432 9826

E: kayr@fremantle.wa.gov.au

W: <https://www.fremantle.wa.gov.au/positive-ageing-expo-55>



The poster features a photograph of three elderly people (two men and one woman) smiling and raising their arms in celebration. The text on the poster includes the event title, a 'All are welcome' message, contact information for the City of Fremantle, Melville, and Town of East Fremantle, the date and time (Thursday 2 June 2022, 10am-2pm), the location (Walyalup Civic Centre, 151 High Street, Fremantle, Walyalup Koort), and a note about COVID-19 safety measures. Logos for the Town of East Fremantle, City of Melville, and City of Fremantle are also present.

Positive Ageing Expo for 55+
All are welcome

Come and enjoy a wide variety of stalls, activities, health checks, discussion corners and try something new. For more information, contact your relevant local government or visit [fremantle.wa.gov.au/positiveageingexpo](https://www.fremantle.wa.gov.au/positiveageingexpo).

City of Fremantle: 1300 MY FREQ (1300 693 736)
Melville: 9364 0666
Town of East Fremantle: 9339 9339

Thursday 2 June 2022 10am-2pm
Walyalup Civic Centre
151 High Street, Fremantle
Walyalup Koort

The event has a COVID plan with health and safety measures in place. Should there be changes in the COVID environment the event will be postponed.

 TOWN of EAST FREMANTLE  City of Melville

Alternate formats available upon request. This is a wheelchair friendly event.
[fremantle.wa.gov.au/positiveageingexpo](https://www.fremantle.wa.gov.au/positiveageingexpo)



City of
Melville



TOWN of
EAST FREMANTLE

City of Belmont 'Stay Sharp 8 Week Program'

Stay Sharp Program

The Stay Sharp Program has been designed to assist healthy ageing seniors to stay physically and cognitively fit. Come along and have some fun while learning how to be physically and mentally strong. This is a gentle exercise class with sitting and standing options. There is also time for cup of tea and chat with new friends.

Free

Date: Each Tuesday 3 May 2022 to 21 June 2022

Time: 9.30am to 12:00pm

Venue: Main Hall, Forster Park Community Centre Cnr Abernethy Road and Keane Street, Cloverdale

For more information or to book for these sessions

T: 08 9477 7219

Stay Sharp in the City of Belmont

The City will offer a free 8-week Stay Sharp Program to seniors this May and June. The program has been designed to assist seniors to stay physically and cognitively fit through 'eccentric' exercises which offer great results with low physical exertion.

Date: Weekly Tuesdays from 2 May to 21 June 2022

Time: 9:30am to 12noon

Location: Forster Park Community Centre – Main Hall, corner Abernethy Road and Keane Street, Cloverdale

Tickets: Book free tickets at stay-sharp.eventbrite.com.au.

For more information or assistance booking your place, contact 9477 7219 or email community.development@belmont.wa.gov.au by 2 May 2022.



City of Belmont 'Forget Me Not Café Belmont'

Forget Me Not Cafe

Are you, a family member or someone you care for living with dementia? Come along with your loved one for a coffee and companionship in a warm and friendly atmosphere.

Date: 4th Tuesday of each Month commenced 26 April 2022

Time: 10:00am to 12:00pm

Venue: Belvidere Bar, 40 Belvidere Road Belmont WA

For more information

T: 08 9277 1470



Palliative Care WA '2022 National Palliative Care Week'

National Palliative Care Week

National Palliative Care Week is an important annual awareness raising initiative held to increase understanding on what's involved in palliative care and its many benefits. This year's theme '**It's your right**' is aiming to highlight the rights of all Australians to access high quality palliative care when and where they need it.

Running from 22 to 28 May 2022, National Palliative Care Week also provides us all with a great opportunity to celebrate the excellent work done every day right across our sector. A range of digital campaign materials have been produced which include images and posters and a range of resources for use at events and activities held during the week or throughout the year. You can access them on the Palliative Care Australia website here: <https://palliativecare.org.au/campaign/national-palliative-care-week-2022/>

National Palliative Care Week Sector Breakfast

Perth and Bunbury Locations: Tuesday 24 May 7:00am to 9:00am

You are invited to join us for Breakfast in Perth or Bunbury to catch up with colleagues during National Palliative Care Week and hear from two excellent speakers.

For the first time Palliative Care WA are pleased to be able to provide their signature PCWA Breakfast as a satellite event, simultaneously available to those located in the Perth metropolitan area as well as the South West Region.

Guest speakers will make their presentations at the Perth event at The University Club while being live-streamed to the Bunbury event at the Quality Hotel Lighthouse.

Guest Speakers

Professor Charlie Corke and Irene Montefiore.



Ticketing and registration

- \$45 for Individual Members of Palliative Care WA
- \$60 for general admission (non-members)
- \$45 for concession card holders

Each of the ticket options are available for both the Perth and Bunbury events – please take care to register for the location of your choice.

If you would like to book one or more tables of 10 people, please contact PCWA on info@palliativecarewa.asn.au or 1300 551 704.

Multicultural Village Hub ‘Creative Culture Connect Competition’

Seeking fun, creative, cultural community activity ideas?

The Multicultural Village Hub is launching its first **Creative Culture Connect Competition** with big prizes to win! Submit your idea about how to connect people aged 55+ with your culture or how to facilitate cultural exchange in the community.

All ideas are welcome! Think art, craft, music, dance, food, physical activity, conversation and many more!

Umbrella’s new Multicultural Village Hub aims to tackle social isolation by building a strong, supportive, and social multicultural community of people 55+ in Belmont and Bayswater.

The top five program ideas will be included in the initial calendar of activities run by the Hub, fully funded and with facilitation support from the Hub.

Competition Details

- Open to anyone who lives, works, or is connected to City of Belmont or Bayswater
- First prize is \$500, and second prize is \$200
- You may enter as many creative ideas as you like!
- Entries close 2 May 2022 at 5:00pm
- Winners will be announced 6 May 2022 at 12:00pm
- The entries will be judged by the Multicultural Village Hub Community Reference Group

Entries should include

- A project description
- How the program will address any of the following themes: diversity and cultural connection, skills and story sharing and/or social inclusion
- Estimated program timeline, resource requirements such as space, materials and equipment, etc.



To enter, either complete the entry form here:

<https://forms.office.com/Pages/ResponsePage.aspx?id=xPtXW3sDkkSnjiktVPucoL2VgG6kCLpLno2hV64SylhURVROWUs3QzIRSVdHVIVNOEtNWjk4U09QVS4u>

Drop off or mail your entry to:

Umbrella Multicultural Community Care, 39 Abernethy Road, Belmont 6104

For more information and Terms and Conditions please visit:

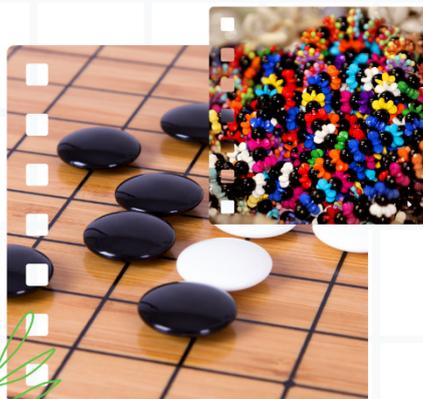
Webpage: <https://umbrellacommunitycare.com.au/multicultural-village-hub/>

Contact the Hub Coordinator: 08 9275 4411

Email: villagehub@umbrellacommunitycare.com.au



CREATIVE CULTURE CONNECT COMPETITION



The Multicultural Village Hub is launching its first Competition with big prizes to win! Submit your idea about how to connect people with your culture or how to facilitate cultural exchange in the community.

How to get involved?

To enter the competition you can scan the QR code or visit our website and complete the application form or contact us for a copy.

1st Prize

\$500

Second prize \$200



For more information, contact the Hub Coordinator on **9275 4411** or visit umbrellacommunitycare.com.au/multicultural-village-hub

Feedback Opportunities

Edith Cowan University 'Setting Research Priorities for Aged Care'

Edith Cowan University wants to hear from you!

This project seeks to determine the most important research topics and questions relevant to aged care in Western Australia.

They are seeking the opinions of older people (65+), family/informal carers, aged care workers, aged care providers and researchers investigating the topic of aged care.

The views collected will be used to create a set of priorities to guide future research for the Centre for Research in Aged Care to positively impact aged care service and practice.

What does this study involve?

In this study they aim to find the research topics which have the most support. You will be presented with a list of research areas and asked to rank your top five. You will also be asked to indicate the importance of several specific research topics.

The online survey should take approximately 15 to 20 minutes to complete.

Please go to the following link to complete the survey:

https://eaecu.au1.qualtrics.com/jfe/form/SV_6WIsY3X5vthoTpY

This study has been approved by the Edith Cowan University's Human Research Ethics Committee (HREC2021-02716-STANLEY). If you would like to discuss any aspect of this project, please contact the chief investigator, Mandy Stanley P:6304 2389.



SETTING RESEARCH PRIORITIES FOR AGED CARE

We want to hear from you!

This project seeks to determine the most important research topics and questions relevant to aged care in Western Australia.

We are seeking the opinions of older people (65+), family/informal carers, aged care workers, aged care providers, and researchers investigating the topic of aged care.

The views collected will be used to create a set of priorities to guide future research for the Centre for Research in Aged Care to positively impact aged care service and practice.

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WA Seniors Strategy 'Have your Say' Survey

The Department of Communities is keen to hear the thoughts and opinions of older Western Australians to help shape the State's 10-year Seniors Strategy.

Online survey

Communities is keen to hear the thoughts and opinions of older Western Australians.

We would like to hear from you if you are:

- Aboriginal and Torres Strait Islander people aged 55 years and over
- Non-Aboriginal and Torres Strait Islander people aged 65 years and over

Communities would also be interested in hearing from you if you are approaching your senior years to identify any emerging themes or issues.

To participate in the survey go to:

<https://www.wa.gov.au/organisation/departments-of-communities/wa-seniors-strategy-wa-have-your-say>

Have your say on how you can age well in your community and live your best life.

WA has been an affiliate to the World Health Organisation's Global Network for Age-friendly Cities and Communities since 2017, and is the only Australian State or Territory to have achieved this status.

An age-friendly approach ensures active engagement at the local level with older people, their families and carers, and the service providers who interact with them.

- As at June 30, 2019, 388,708 Western Australians were aged 65 years and over. This age group currently represents 14.8 per cent of the total WA population
- It is projected that by 2031, the proportion of people aged 65 years and over will represent 18 per cent of the population. People aged 85 years and over are forecast to nearly double during this time



Cyber Security

Australian Government 'Australian Communications and Media Authority'



Phone Scams

<https://www.acma.gov.au/phone-scams>

Scams target everyone. Scammers use stealth, surprise and clever tactics to get what they want, which may be your money or your personal details. No-one is too smart to be scammed.

But there are things you can do to help spot and stop a phone scam.

Always be wary about any calls or texts that come from people you do not know.

Report scams to Scamwatch

If you think you have been scammed, tell your bank and phone company immediately.

<https://www.scamwatch.gov.au/report-a-scam>

How to spot a scam

Scam tactics

Scammers are very sophisticated, which can make a scam difficult to spot.

Scammers may

- Pretend to be from an organisation you trust and ask for your personal details in a call or a text
- Say that you have won a prize or there's money waiting for you
- Use logos and copy real text messages to look legitimate
- Disguise their number/s, to make it look like they're calling from somewhere local
- Call over and over, making it hard to ignore
- Use 'robocalls' or recorded messages saying your internet will be disconnected and ask for payment or personal data
- Lie and tell you stories, like your computer needs urgent attention
- Act like it's an emergency and tell you something bad will happen if you don't click a link or call a number to check your details.

It's probably a scam if

- A call or text sounds too good to be true
- Someone you don't know has your personal details
- Your bank (or another institution that you trust) calls or texts you to ask for personal information or money

- You are threatened or made to feel afraid
- Someone asks to access your computer.

How to protect yourself from phone scams

Remember the rule: If in doubt, don't.

- Don't answer, don't click on links, don't give personal details, and don't give money
- Don't answer if you don't know who it is. Let the call go to voicemail first. If the caller leaves a number, check that it matches the one on their website
- Don't reply or click on any links in text messages
- Don't ever send money
- Don't ever tell anyone your personal details—passwords or other sensitive information
- Don't ever let someone take control of your computer

You should

- Block callers—your phone company can tell you how
 - On a mobile phone, there may be a setting to block specific numbers. You can also use an app (but watch out for charges)
 - On your home phone, you can get a handset that lets you block calls, or you can get a device for your existing phone that can block callers
- Use a password on your mobile
- Check text messages carefully, look for things that don't look right—bad spelling, strange sender name or number
- Put a lock on your home mailbox, this way, people can't steal items that may give information about your identity
- Check if an unknown number is from an official source by checking online, typing the number into a search engine like Google might come up with details about the owner of the phone number
- Carefully choose who you share personal details with online and update privacy settings on social media

Scammers utilise many creative schemes of deception, so it's vital to maintain a healthy level of suspicion about anyone who is asking you for money or your personal details.



YOUR SIX TIPS FOR SAFETY ON SOCIAL MEDIA

While social media makes it easier to share our lives online and connect with anyone, it also makes us more vulnerable to cybercrime.

1. Know your friends

- Only connect with people you know on any social platform, from Facebook to LinkedIn
- Double-check who you're talking to before sharing personal information





2. Think before sharing

- Be careful what you share! Are you giving away too much information? Your birthdate? Your address? Bank account details?
- Check your privacy settings! Do you want everyone to see your posts or just your friends?
- Never share your banking details on social media

3. Safeguard socials

- Create strong passwords that are different for each account and change them regularly
- Use two-factor authentication
- Use different emails for different purposes
- Update your software regularly and ensure you always have the most up-to-date version of the Westpac App





4. Check before clicking

- Check before clicking links, pop-ups or attachments as they could be malicious
- Look out for messages that aim to entice, rush or frighten you
- Assume that unexpected requests for your personal information could be a scam
- Westpac will never ask you to click a link to sign in to your online banking

5. Quit the quizzes

- You know that social media challenge to post your first street name, your favourite pet or your mother's maiden name?
- Many of them are designed to collect personal data or help scammers work out your password and answers to security questions
- Don't risk it. Quit the quizzes!





6. Deepfake deception

- One of the latest forms of deception is the evolving field of fake people - known as deepfakes
- Not everything or everyone are what they seem online
- Be cautious of deepfake photos, audios or videos that resemble someone you know, as they may be trying to deceive you!



According to ACCC Scamwatch, the number of scams reported increased 170 per cent during the pandemic, with Australians over 65 losing the most of any age group last year – \$81.9m. Scammers took advantage of pandemic lockdowns to reach people through digital channels and is concerned by the growth in remote access scams especially.

You can protect yourself from scams by being alert to requests for personal details or security codes, unsolicited calls or emails, claims an offer is low risk with high return, unusual payment methods such as Bitcoin or gift cards, pressure and threats and requests not to tell anyone else. You should

To help people protect themselves online, Westpac has published tips on how to stay safe on social media at: <https://www.westpac.com.au/security/protect-yourself-and-your-business/>



WA Government Information and Resources

COVID-19 information on HealthyWA

With WA experiencing very high numbers of COVID-19 cases, it is important to know where to find accurate and practical health information.

While most people who contract COVID-19 will be able to recover safely at home with some support from their GP, people aged 70 years or older are at increased risk of serious illness.

The [HealthyWA website](#) has a range of useful resources for seniors and is updated regularly to reflect the latest health advice on topics like what to expect if you or someone you know tests positive for COVID-19 or becomes a close contact:

- [Staying Safe](#) for tips on mask wearing, and COVID-19 Care Plans which can be printed from the website.
- [COVID Symptoms](#) including mild, worsening, severe and what to do in an emergency.
- [Close contacts page](#) including the latest advice based on WA's very high caseload.
- If you receive a positive COVID-19 test result, the HealthyWA [checklist](#) provides a practical step by step guide on what to do, including finding a support person to check in on you regularly.
- Do not forget to [register a positive rapid antigen test](#) (RAT) online or by calling 13 COVID (13 26843)

COVID Care at Home

If you have COVID-19 and need extra support, you can also register to be considered for [WA COVID Care at Home](#) a free program that delivers home monitoring care for COVID-positive people who are at greater risk of requiring hospitalisation.

To help determine whether you would benefit from WA COVID Care at Home you must first have had a positive COVID-19 test result. Pre-registration is not available.

If you are unable to complete the form by yourself and do not have someone to help, you can call 13 COVID (13 26 843), who can complete it on your behalf.



Government of **Western Australia**
Department of **Health**

ANSWERS to the 'CROSSWORD' Puzzle (see Page 32)

Solution:

1	M	2	A	3	S	4	T	5	E	6	R		7	C	8	O	9	L	10	D		11	A	12	C	13	T
14	S	P	A	R	T	A							15	A	R	E	A					16	L	O	O		
17	G	E	M	I	N	I							18	S	E	A	T					19	G	U	N		
				20	M	A	N		21	E	T			22	F	A		23	M	I	L	Y					
24	C	25	P	26	A					27	S	O	L					29	A	D	D	S					
30	R	A	M	31	S				32	A	Q	U	I	33	F	E	R										
35	I	M	B	R	36	U	E				37	T	E	A	R				38	D	E	W					
41	S	P	R	I	N	G								42	E	M		43	E	R	G	E					
44	P	A	Y			45	T	I	D	47	E			48	N	A	T	U	R	E							
				49	H	O	S	A	N	50	N	A			51	A	G	E	D								
52	H	53	O	54	B	O				55	Y	E	A					56	S	T	Y						
57	O	R	I	G	58	I	N			60	M	Y	61	T	H	63	S										
64	T	A	R			65	D	E	M	66	I			67	O	I	L	E	R	S		68		69		70	
71	L	T	D			72	O	B	O	E				73	P	L	U	R	A	L							
74	Y	E	S			75	L	E	N	S				76	S	T	E	A	D	Y							

COPY AUTHORIZATION BY THE AUTHOR

You may make unlimited copies of this original large print crossword puzzle for personal, senior center, medical facility, or classroom use. Visit www.qets.com for more large print puzzles.

Evelyn Johnson

WIN ONE OF FOUR \$100 VOUCHERS

TELL US YOUR STORY



Would you like your story to feature in COTA Connections?

Share your story about:

- ❖ Something you are proud of as a senior
- ❖ A group you belong to
- ❖ Something you have achieved or overcome

One story will be selected as the feature article for the
June + July + August
COTA Connections Newsletter.

Want to share your story?

Maximum 250 Words + Photographs or Images

Email: dana@cotawa.org.au

Post: P.O. Box 923 Victoria Park WA 6979



The Council on the Ageing Western Australia is the peak organisation for seniors in WA

Council on the Ageing Western Australia
P.O. Box 923 Victoria Park WA 6979

W: www.cotawa.org.au
T: (08) 9472 0104

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E: admin@cotawa.org.au

Want to share your news or an age-friendly event?

Share events and updates with our 3000+ subscribers
Email: admin@cotawa.org.au